

Amendments to the Claims:

This listing of claims replaces all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Original) A method for performing secure electronic transactions using a wireless telephony system, said method comprising the steps of:

receiving a request for an electronic transaction at a vendor system, said request including a telephone number associated with a wireless telephone;

transmitting, in response to receipt of said request for an electronic transaction, a request for authorization from said vendor system to a transaction authorization system;

transmitting, in response to receipt of said request for authorization, a request for confirmation from said transaction authorization system to a messaging system associated with said wireless telephony system, said messaging system transmitting, in response to receipt of said request for confirmation, a message to said wireless telephone associated with said telephone number, said message including a request for a user of said mobile device to send a reply to said message to confirm said request for an electronic transaction;

receiving at said transaction authorization system a reply to said message from said mobile device;

determining, from the content of said reply, whether a user of said mobile device has confirmed said electronic transaction; and

transmitting, in response to a confirmation of said electronic transaction, a transaction authorization message from said transaction authorization system to said vendor system; and

completing, in response to receiving said transaction authorization message, said electronic transaction at said vendor system.

2. (Original) The method recited in claim 1, wherein said request for an electronic transaction is transmitted to said vendor system from an electronic device other than said wireless telephone.

3. (Original) The method recited in claim 1, wherein said request for an electronic transaction is transmitted to said vendor system from said wireless telephone.
4. (Original) The method recited in claim 1, wherein messaging system associated with said wireless telephony system comprises a Short Message Service (SMS) center.
5. (Original) The method recited in claim 1, wherein said transaction authorization system comprises a database for storing User Profiles, each User Profile including at least a telephone number and payment source information.
6. (Original) The method recited in claim 5, wherein said payment source information comprises a credit card number.
7. (Original) The method recited in claim 5, wherein said transaction authorization message includes said payment source information.
8. (Original) The method recited in claim 1, wherein said request for authorization, said request for confirmation, and said message to said wireless telephone each include a merchant identifier associated with said electronic transaction.
9. (Original) The method recited in claim 1, wherein said request for authorization, said request for confirmation, and said message to said wireless telephone each include the cost of said electronic transaction.
10. (Original) The method recited in claim 1, wherein said request for confirmation and said message to said wireless telephone include a request for said user to provide a user code.

11. (Original) The method recited in claim 10, wherein said method further comprises the steps of:

comparing said user code to a code stored in a User Profile; and

sending a transaction rejection message to said vendor system if said user code is not identical to said code stored in said User Profile.

12. (Original) A transaction authorization system for performing secure electronic transactions using a wireless telephony system, said system comprising:

a computing system, including: a processor;

random access memory (RAM) coupled to said processor; non-volatile memory coupled to said processor; and

an input/output subsystem coupled to said processor, wherein said processor, RAM and non-volatile memory are operative to retrieve and execute digitally-coded instructions stored in said non-volatile memory, and to transmit and receive information to and from remote systems via said input/output subsystem; and

digitally-coded instructions stored in said non-volatile memory, said digitally-coded instructions operative to cause said computing system to perform the steps of:

receiving a request for authorization of an electronic transaction from a vendor system, said request for authorization including a telephone number associated with a mobile device;

transmitting, in response to receipt of said request for authorization, a request for confirmation to a messaging center associated with said wireless telephony system, said messaging center being operative to 1) transmit, in response to receipt of said request for confirmation, a message to said mobile device associated with said telephone number, said message including a request for a user of said mobile device to send a reply to said message to confirm said request for an electronic transaction, 2) receive at said messaging center a reply to said message from said mobile device, and 3) transmit said message to said transaction authorization system; determining, from the content of said message, whether a user of said mobile device has confirmed said

electronic transaction; and transmitting, in response to a confirmation of said electronic transaction, a transaction authorization message to said vendor system.

13. (Original) The transaction authorization system recited in claim 12, wherein a request for said electronic transaction is transmitted to said vendor system from an electronic device other than said wireless device.

14. (Original) The transaction authorization system recited in claim 12, wherein a request for said electronic transaction is transmitted to said vendor system from said wireless telephone.

15. (Original) The transaction authorization system recited in claim 12, wherein messaging system associated with said wireless telephony system comprises a Short Message Service (SMS) center.

16. (Original) The transaction authorization system recited in claim 12, wherein said transaction authorization system further comprises a database for storing User Profiles, each User Profile including at least a telephone number and payment source information.

17. (Original) The transaction authorization system recited in claim 16, wherein said payment source information comprises a credit card number.

18. (Original) The transaction authorization system recited in claim 16, wherein said transaction authorization message includes said payment source information.

19. (Original) The transaction authorization system recited in claim 12, wherein said request for authorization, said request for confirmation, and said message to said wireless device each include a merchant identifier associated with said electronic transaction.

20. (Original) The transaction authorization system recited in claim 12, wherein said request for authorization, said request for confirmation, and said message to said wireless device each include the cost of said electronic transaction.

21. (Original) The transaction authorization system recited in claim 12, wherein said request for confirmation and said message to said wireless device include a request for said user to provide a user code.

22. (Original) The transaction authorization system recited in claim 21, wherein said digitally-coded instructions are further operative to cause said computing system to perform the steps of: comparing said user code to a code stored in a User Profile; and sending a transaction rejection message to said vendor system if said user code is not identical to said code stored in said User Profile.

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